DEPOSITS

The **Deposits** module of RAVEN is essentially the same as the **Loan** module. The database is cleaned up in FoxPro, stored in the **Load** subdirectory of RAVEN and then loaded into RAVEN when the user is ready. This module does not discuss cleaning up the database. The module does explain mapping the deposit codes into the database so it is "RAVEN ready," loading, unloading, auditing, editing and browsing the database.

Mapping

As with the loan database, the deposit database must be "mapped" to a RAVEN-usable format. This consists of taking the bank's download and converting it to the database structure needed for deposits in RAVEN. The field names are different in the loan and deposit database structures, but the concept is the same. Remember, the account number field must be the first field in both the loan and deposit databases in order for the databases to load.

The mapping discussed in this module is concerned with the code that will tell RAVEN the various types of deposit accounts. Listed below are the codes, descriptions and type of accounts used in the **Dp_code** field in the "RAVEN ready" deposit database. Each account must be mapped into one of these descriptions. In version 4.1a of RAVEN, the deposit information that is reflected on **Schedule 101 (Balance Sheet)**, comes from the database and **NOT** the General Ledger. This means the user must accurately reflect the accounts in the database, using the codes, so the correct numbers will be reflected on FDIC's balance sheet. The bank's database should contain information the bank uses to determine whether the account is a demand deposit, money market, NOW, savings, certificate of deposit or any other type of account. This is the information that is used to map into the **Dp_code** field.

Notice there are only three categories of accounts, DDA, SAV and CDS, which are further divided into more specific types of accounts. The information determines the position of the accounts on the Distribution of Deposit Schedule as well as the FDIC's balance sheet. These are the only codes available in version 4.1a, so the user may have to decide the closest "fit" for accounts that do not readily fall into these categories.

The following table lists the codes, descriptions and types of accounts:

CODE	DESCRIPTION	TYPE
100	Non-Business	DDA
110	Business	DDA
120	State/County/Municipal	DDA
130	U. S. Government	DDA
140	Treasury Tax & Loan (TT&L)	DDA
150	Official Checks (by type)	DDA
160	Due To Financial Institutions	DDA
170	Foreign	DDA
200	Regular Savings	SAV
210	Foreign Savings	SAV
220	IRA/Keogh Plans	SAV
230	NOW - Non-Business	SAV
235	NOW - Business	SAV
240	SuperNOW - Non-Business	SAV
245	SuperNOW - Business	SAV
250	MMDA - Non-Business	SAV
260	MMDA - Business	SAV
270	MMDA - State/County/Municipal	SAV
280	MMDA - U. S. Government	SAV
300	Non-Business/Business	CDS
310	Due To Financial Institutions	CDS
320	State/County/Municipal	CDS
330	Brokered	CDS
340	IRA/Keogh Plans	CDS

DEMONSTRATION

A.   Mapping the Codes

1.   **Quit** RAVEN

2.   Open FoxPro

3.   In the command window type: *SET DEFAULT TO \RAVEN40\LOAD*

       NOTE:
       In FoxPro the commands and field names may be typed in upper or lower case,
       but the information in the fields must match exactly. The information in the
       fields generally is capitalized, but the user can verify this when they browse the
       database. The user must enter after each command to activate the command.

4.   In the command window type: *DIR*
       (The file the user is looking for is **RAVENDEP.DBF**)

5.   In the command window type: *USE RAVENDEP*
       (Status line indicates 1028 records)

6.   In the command window type: *CLEAR*
       (This clears the screen of everything but the command window.)

7.   In the command window type: **BROW**
       (The user can scroll through the deposit database to become familiar with the fields
       and information)

       Notice this database has already been mapped to the format needed for RAVEN. The
       user knows this because the fields all begin with "**Dp_**", which is the RAVEN format.
       Go to the last field, **Bankcode**. This field is not needed in RAVEN, which is why it
       does not have the **Dp_** prefix; however, it is needed to map the types of deposit
       accounts into the **Dp_code** field. The **Bankcode** field will not be in the RAVEN
       database after loading **RAVENDEP** into RAVEN, but the field will remain in the load
       file. This means the user will have a record of which bankcodes were mapped to
       which RAVEN deposit code.

8.   Double click on the (**-**) to the left of **Ravendep** to close the window

9.   In the command window type: **SET UNIQUE ON**

10.   In the command window type: **INDEX ON BANKCODE TO TEMP1**

(This creates an index on the field **Bankcode** to determine how many unique codes are in this field; if a **?** asks whether to overwrite an existing index, the user answers yes)

The status bar indicates 13 records were indexed.

11.   In the command window type: **LIST FIELDS BANKCODE** (FoxPro lists each unique bankcode on the screen.)

12.   The **Bankcodes** listed on the screen are:

1-1   1-21   1-31   12-1   21-1   31-11   31-12   41-1
5-1   5-2   5-3   51-12   81-18

NOTE:
Disregard the Record # to the left of Bankcode. They represent the record that first displays a new bankcode.

13.   The bank defines the codes as follows:

Bankcode	Description
1-1	DDA - Personal
1-21	DDA - Business
1-31	State/County/Municipal
12-1	NOW - Personal
21-1	Official Checks
31-11	NOW - Personal
31-12	CDS/IRAs
41-1	Savings
5-1	CDS
5-2	Due To Financial Institutions
5-3	State/County/Municipal
51-12	SuperNOW - Personal
81-18	MMDA - Business

14.   In the command window type: **SET UNIQUE OFF**

15.   In the command window type: **SET INDEX TO**

16.   In the command window type: **CLEAR**

17.   The user must now "map" the bank's codes into the database using the RAVEN codes. Browse the database again and notice the **Dp_code** field is empty. The user must populate this field prior to loading the database into RAVEN. If the field is not populated, RAVEN issues a global warning during the audit process, indicating the **Dp_code** field is empty.

        The following commands map the necessary information into the **Dp_code** field. Remember, the user matches the bank's codes with the appropriate FDIC code to accurately reflect the deposits on the **Schedule 101 - FDIC Balance Sheet** and **Schedule 200 - Distribution of Deposits**.

18. In the command window type: **REPL ALL DP_CODE WITH '100' FOR BANKCODE = '1-1'** (247 replacements)

Remember, the quotation marks around the numbers indicate the field is a character field, not a numeric field. If the user replaced **Dp_code** with DDA, the DDA would also have to be in quotation marks.

19. In the command window type: **REPL ALL DP_CODE WITH '110' FOR BANKCODE = '1-21'** (228 replacements)

20. In the command window type: **REPL ALL DP_CODE WITH '120' FOR BANKCODE = '1-31'** (49 replacements)

21. In the command window type: **REPL ALL DP_CODE WITH '200' FOR BANKCODE = '41-1'** (175 replacements)

22. In the command window type: **REPL ALL DP_CODE WITH '230' FOR BANKCODE = '31-11'** (90 replacements)

23. In the command window type: **REPL ALL DP_CODE WITH '340' FOR BANKCODE = '31-12'** (28 replacements)

24. In the command window type: **REPL ALL DP_CODE WITH '240' FOR BANKCODE = '51-12'** (16 replacements)

25. In the command window type: **REPL ALL DP_CODE WITH '260' FOR BANKCODE = '81-18'** (25 replacements)

26. In the command window type: **REPL ALL DP_CODE WITH '300' FOR BANKCODE = '5-1'** (57 replacements)

27. In the command window type: **REPL ALL DP_CODE WITH '310' FOR BANKCODE = '5-2'** (6 replacements)

28. In the command window type: **REPL ALL DP_CODE WITH '320' FOR BANKCODE = '5-3'** (103 replacements)

29. In the command window type: **REPL ALL DP_CODE WITH '150' FOR BANKCODE = '21-1'** (3 replacements)

30. In the command window type: **REPL ALL DP_CODE WITH '230' FOR BANKCODE = '12-1'** (1 replacements)

31.   In the command window type: **BROW** and scroll through the **Dp_code** field to ensure that each account now has a code.

32.   The status line on the bottom of the screen indicates there are 1028 records in this file. Another way to ensure that there is a code for each record is to type: **COUNT FOR DP_CODE >= '100'**. The status line indicates that 1028 records have a code greater than or equal to 100.

33.   In the command window type: **INDEX ON DP_BKBAL TO TEMP2**

34.   In the command window type: **BROWSE FIELDS DP_BKBAL**

35.   Notice the first accounts have negative balances. These are the overdrawn accounts which are transferred to the **Overdraft** database when the deposit database is loaded into RAVEN. The user can sum the overdrafts in FoxPro to ensure the amount balances with the **General Ledger**.

36.   Close the **Ravendep** window

37.   In the command window type: **SUM DP_BKBAL FOR DP_BKBAL < 0**

        The answer is -39970.98. This balances to the Overdrafts on the **General Ledger**.

38.   Brokered Deposits

        The bank has indicated that all certificates of deposit with a balance greater than or equal to $100,000 are Brokered Deposits. The user has already mapped the **Dp_code** field identifying the various types of deposit accounts. In this instance the bank did not have a unique code to identify Brokered Deposits. The user can now use the original **Dp_code** and the balance information to define the Brokered Deposits. Once the **Dp_code** field is changed, use that field to change the logical field, **Dp_broker**, to true (T). This ensures that both the code and logical field pertaining to Brokered Deposits are correct and reflect the same information.

        a)   **REPL ALL DP_CODE WITH '330' FOR DP_CODE >= '300' AND DP_BKBAL >= 100000**

                This command replaces **Dp_code** for any Time Deposit (**DP_CODE >= '300'**) with a book value great than $100,000, with the code 330. (70 replacements)

b) To replace the logical field in FoxPro use the following command:

REPL ALL DP_BROKER WITH .T. FOR DP_CODE = '330' (70 replacements)

39. Out of Territory

The bank has indicated that time deposits from Oak Brook, Arlington and Blum are "Out of Territory". Remember, "Out of Territory" deposits do not include "Due To Financial Institutions" and "Brokered" deposits. This ensures the " Due To Financial Institutions" and "Brokered" deposits are not double counted on **Schedule 200**. To identify the "Out of Territory" deposits, type the following commands:

a) **REPL ALL DP_OUTTERR WITH .T. FOR DP_CITY = 'OAK BROOK' AND DP_CODE = '300'** (2 replacements)

b) **REPL ALL DP_OUTTERR WITH .T. FOR DP_CITY = 'OAK BROOK' AND DP_CODE = '320'** (0 replacements)

c) **REPL ALL DP_OUTTERR WITH .T. FOR DP_CITY = 'OAK BROOK' AND DP_CODE = '340'** (0 replacements)

   NOTE:
   The user adds the qualifier " DP_CODE = '300', DP_CODE = '320' or DP_CODE = '340'" to the command because only the Non-Business/Business, State/County/Municipal and IRA certificates of deposit have the Out of Territory code.

d) To combine commands A, B and C into one command, type:

   REPL ALL DP_OUTTERR WITH .T. FOR DP_CITY = 'ARLINGTON' AND (DP_CODE >= '300' AND (DP_CODE <> '310' AND DP_CODE <> '330')) (3 replacements)

   Translated, the command means: Place a T in the field DP_OUTTERR when the city is Arlington, the account is a Time Deposit, but not a Due to Financial Institution or Brokered account.

e) **REPL ALL DP_OUTTERR WITH .T. FOR DP_CITY = 'BLUM' AND DP_CODE = '300'** (4 replacements)

      f)   **REPL ALL DP_OUTTERR WITH .T. FOR DP_CITY = 'BLUM' AND DP_CODE = '320'** (0 replacements)

      g)   **REPL ALL DP_OUTTERR WITH .T. FOR DP_CITY = 'BLUM' AND DP_CODE = '340'** (0 replacements)

40.   Type: **CLOSE ALL**

41.   Type: **QUIT**

B.   Loading the Deposit Database

     1.   Open RAVEN

     2.   **<u>D</u>ata / <u>D</u>eposits / Download Files**

RAVEN displays the **Load DBFs into RAVEN** window. The window contains six buttons and a list of the files in the **Load** subdirectory. The temp files contain the structure needed for each type of file before it can be loaded into RAVEN. The other files should be the files to be loaded into RAVEN for this institution. In this case, the user needs the **RAVENDEP.DBF** file.

Before loading the file, notice the functions performed by the buttons.

      a)   Click on **All**. An S appears next to each file in the list indicating that each file has been selected for loading.

      b)   Click on **None**. The S goes away and no files are selected for loading.

      c)   Highlight the **RAVENDEP.DBF** file. Click on **Select**. An S appears next to the file.

      d)   Highlight the **RAVENDEP.DBF** file. Click on **Deselect**. The S disappears from next to the file.

      e)   Highlight the **RAVENDEP.DBF** file. Double click with the left mouse button and the S appears next to the file. The right mouse button also places the S next to the file or removes the S from next to the file.

      f)   Ensure there are no S's next to any files and then click on the **Load** button. RAVEN displays the **RAVEN Notes** window with the following message:

> *"No Databases Selected!*
> *<> - DBF not selected*
> *<S> - DBF selected to be loaded*
> *<L> - DBF is loaded into RAVEN*
> *Continue"*

  g)   Select **Continue**

3.   Select **RAVENDEP.DBF** for loading (Must have an S in the <>)

4.   Select **Load**

       A thermometer monitors the database loading progress.

5.   After completing the loading process, RAVEN displays the **AVR " As Of" Date** window. If the user previously entered the review date elsewhere in RAVEN, this is a verification the date is correct. If the date has not been entered the user must click on **Add**, input the date, **Save** and **Exit**. If the date shown is correct, click on **Exit**.

6.   Select **Exit**

7.   Another thermometer monitors the initialization progress.

8.   RAVEN returns the user to the **Load DBFs into RAVEN** window. Click on **Exit**.

C.   Auditing the Download

   1.   **A̲udit / Perform Deposit Audit Check**

          A thermometer monitors the audit progress.

   2.   The **Deposit Database Audit Check** window displays the errors found in the database. In this instance:

          "Failed Deposit Audit Check.
          The audit check detected 3 Record Errors.
          In addition, a record was flagged with a Warning. Continue"

   3.   Select **Continue**

4. Click on **Audit / Perform Overdraft Audit Check**

    A thermometer monitors the audit progress

5. The **Overdraft Database Audit Check** window displays the errors found in the database. In this instance:

    "Passed Overdraft Audit Check.
    Continue"

6. Select **Continue**

D. Overdrafts

1. Select **ODs**

    NOTE:
    Overdrafts load automatically when RAVEN loads the deposit database. With the exception of Savings accounts, RAVEN places all deposit accounts with a negative balance in the Raods database. Savings accounts with negative balances are included in the audit report, but are not automatically placed in Overdrafts. The user must decide whether or not these accounts are overdrafts.

2. Select **Browse Raods Database**

3. RAVEN displays the **Raods Database** window.

4. When browsing this database, notice the **Od_bkbal** field (book value) is a positive number. RAVEN has transferred these accounts from the **Deposit** database (liability) to the **Overdraft** database (asset). An adjusting entry is not necessary because the bank had the overdrafts listed on the asset side and the deposits were net of overdrafts on the liability side of the general ledger.

5. Other items of note in the **Raods database**

    a) Overdrafts are part of the **Consumer Loan** schedule (field **Od_schedu**)

b) RAVEN populates the **Od_sampstat** field with a **4** for all overdrafts. This indicates the default valuation for overdrafts is **Priced at Par**. To change the valuation of an individual overdraft, the user must go to **Valuation / Overdrafts**. The valuation of **Overdrafts** is discussed in the **Valuation** module.

6.   Select **Data Menu**

7.   To edit a specific overdraft account, select **ODs / Manual Entry/Edit**

8.   Use the **Next, Previous** or **Search** buttons to find the overdraft account to be edited.

9.   Select **Edit**

10.   Make the appropriate change

11.   Select **Save**

12.   Select **Exit**

RAVEN displays the **RAVEN Notes** window with the following message:

"If changes to the Raods DBF warrant changes to the General Ledger, remember to make corresponding adjusting entries. Continue"

13.   Select **Continue**

E.   Manual Entry/Edit of Deposits

1.   Select **Deposits**

2.   Select **Manual Entry/Edit**

3.   The **Audit Exception** report indicates 3 errors and 1 warning. The user should research the errors and warnings to determine which, if any, corrections to make.

4.   Select **Search**

5.   The **Deposit Database** is displayed in account number order. The user searches for either an **Account Number** or **Borrower Name**. The database reorders into alphabetical order as the user moves from **Acc't Number** and **Borrower's Name** field and back to account number order if the user moves back to the **Acc't Number** field. The database will not reorder as the user moves through any other field. If the user wants to sort the database in any other order, go to **Deposits / Browse Radepst**

Database / <u>S</u>et Order. Using this path, the user can order the database using any field in the database as the sort key.

Ensure the cursor is in the **Acc't Number** field and type *1031*

6. Press the enter key or the right mouse button

7. Select **Edit**

8. The audit exception on this deposit account indicated an interest rate below 0.0%. The **Rate** for this account indicates that it is -5.200%. Research shows the rate should be *5.200%*. Arrow down to the rate box or click in the rate box and enter the new rate.

    REMINDER:
    Interest rates are entered as whole numbers.

    If the field is highlighted, the user does not have to delete and then enter the correct number; simply begin typing to replace the old information.

9. Select **Save**

10. Select **Next** (The **Acc't Number** box should display 1032)

11. Select **Edit**

12. The **Audit Exception** report indicates this account has a rate of more than 100%. The rate in the **Rate** field confirms the audit. Research indicates the rate should be *4.75%*. Enter the new rate in the **Rate** box.

13. Select **Save**

14. Select **Next** (The **Acc't Number** box should display 1033)

15. Select **Edit**

16. The **Audit Exception** report gives a warning on this account indicating a possible incorrect interest rate on this account. The rate in the **Rate** field confirms the audit. Research indicates the rate should be *5.20%*. Enter the new rate in the **Rate** box.

17. Select **Save**

18. Select **Search**

19. Move the cursor to the **Borrower's Name** field. Type *Jerappson* (Enter)

20.   Select **Edit**

21.   The **Audit Exception** report indicates the time deposit has matured. The date in the **Maturity Date** field confirms the audit. Research indicates the date should be *12/29/1995*. Enter the new date in the **Maturity Date** box.

22.   Select **Save**

F.   Other boxes in the **Deposit Information** window

1.   **Out of Territory**

This is a logical field (T/F) which defaults to F. The account is either in the institution's territory (F) or out of territory (T).   If the institution provides the user with a list or criteria to determine out of territory certificates of deposit, the user can check this box on each account. Alternatively, if the user knows which zip codes are out of territory, a replace command can be used in FoxPro. (REPLACE ALL DP_OUTTERR WITH .T. FOR DP_ZIP = '11111') Out of territory information is printed on schedules **200-Distribution of Deposits** and **Distribution of Deposits-Branch**. Out of territory information will not include "Due To Financial" deposits or "Brokered" deposits.

Account number **1029** is an example of an Out of Territory account. Notice the account is a **Code 300** and **City = Blum**. This account was tagged Out of Territory during the deposit mapping process.

2.   **Brokered**

This is a logical field (T/F) which defaults to F. The account is either brokered or not brokered.   If the institution provides the user with a list or criteria to determine brokered deposits, the user can check this box on each account. Alternatively, if the user knows a code within the database that indicates brokered deposits, a replace command can be used in FoxPro. (REPLACE ALL DP_BROKER WITH .T. FOR DP_CODE = '330') Brokered deposits also have code 330 in the **Dp_code** field. This code must be assigned to the accounts in order for RAVEN to reflect the brokered deposits on schedules **200-Distribution of Deposits** and **Distribution of Deposits-Branch.**
Account number **1030** is an example of an Out of Territory account. Notice the account is a **Code 330** and **Book Value > $100,000**. This account was tagged Brokered during the deposit mapping process.

3.   **Employee/Director/Stockholder**

This is a logical field (T/F) which defaults to F. If the institution provides the user with a list of employees, directors and stockholders, the appropriate accounts can be marked.

4.   **User Defined Logical Fields**

These are logical fields (T/F) which default to F. The user defines what these fields will mean and how they will be used.

5.   Select **Exit**

RAVEN displays the **RAVEN Notes** window with the following message:

"If changes to the Radepo DBF warrant changes to the General Ledger, remember to make corresponding adjusting entries. Continue"

6.   Select **Continue**

G.   Browsing the Deposit Database

1.   **Deposits / Browse Radepst Database**

2.   RAVEN displays the **Radepo Database** window. The user can move around the database without reordering the database each time the cursor is in a new field.

3.   The user may wish to reorder the database. To accomplish this, select **Set Order** and RAVEN displays the **Browse Sort Order** window. The user chooses whether to sort the data in **Ascending** or **Descending** order and then chooses which field to use for the sort function. The database defaults to account number order.

4.   Select **Data Menu** to exit the **Radepo Database** window

H.   Unloading the Database (Do **NOT** do this at this time.)

    1.   **<u>U</u>tilities / <u>F</u>ile Maintenance / Unload DBFs from RAVEN**

        Notice the screen is similar to the **Load** screen. The only files in the window are those previously loaded into RAVEN. Select the file to be unloaded and click on **Unload**. Once again, a thermometer monitors the progress of the unloading process.

    2.   Select **Exit**

    3.   Select **<u>M</u>ain Menu**